

FIG. 1 (Prior Art)

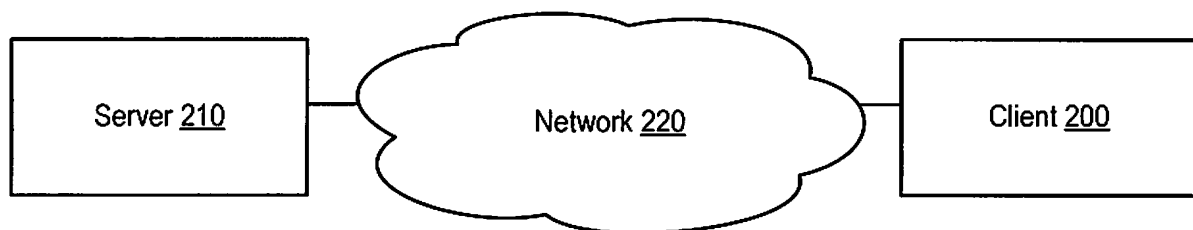


FIG. 2A

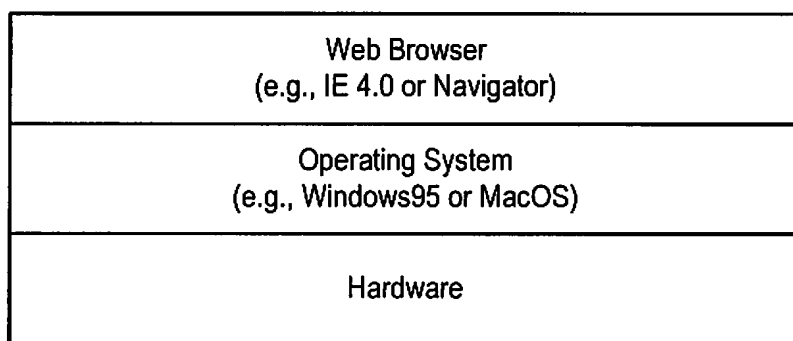


FIG. 2B

Process Starts

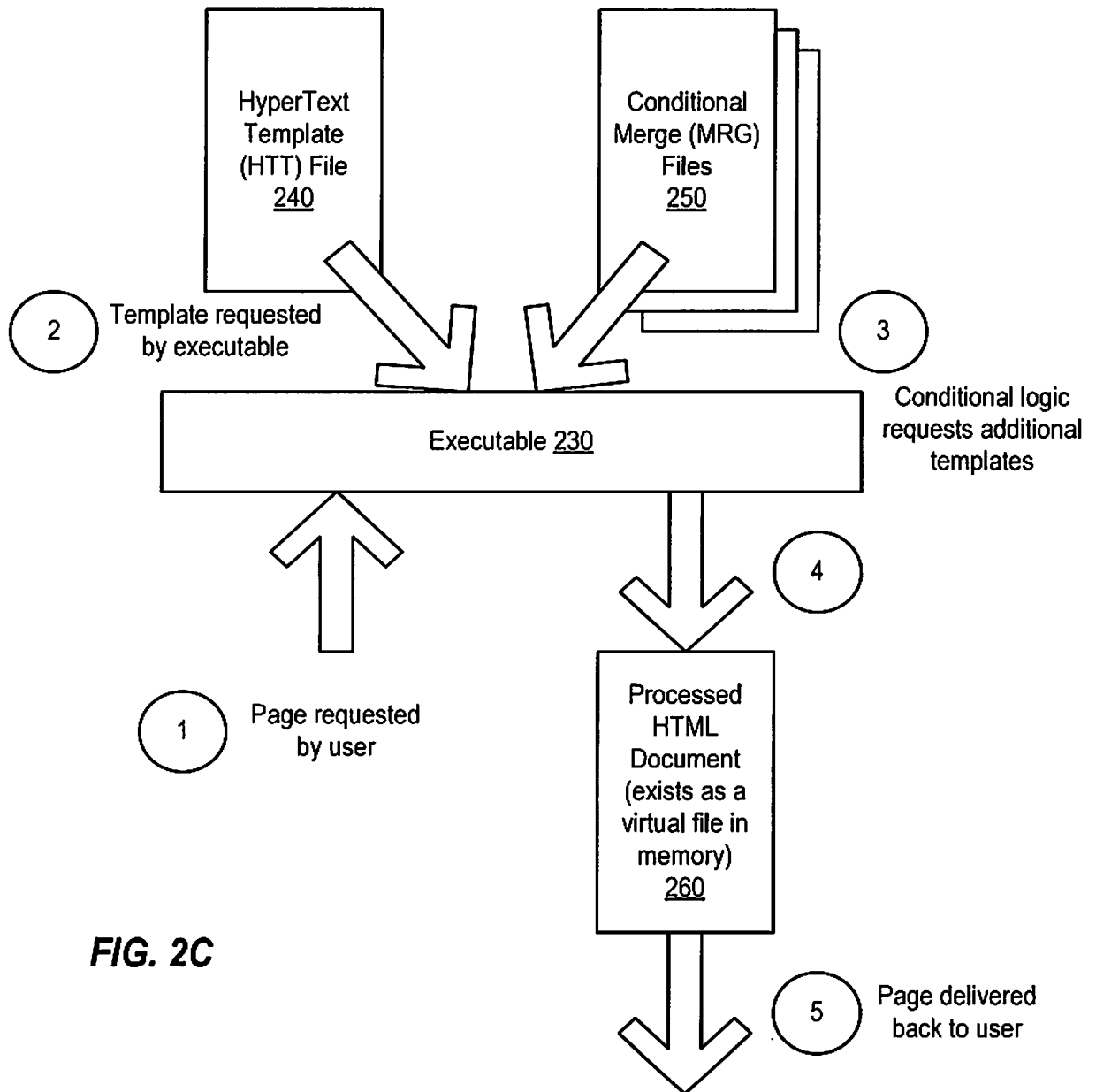


FIG. 2C

Process Repeats

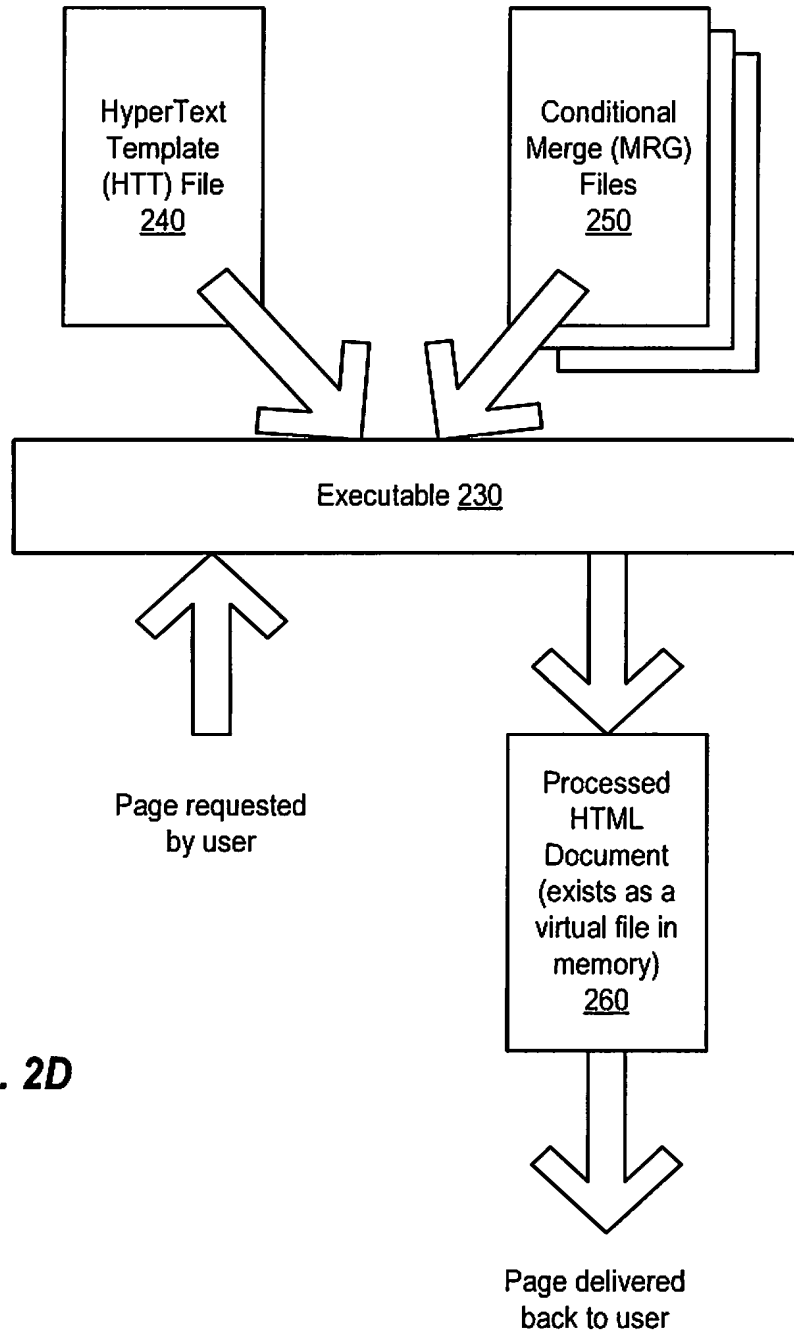


FIG. 2D

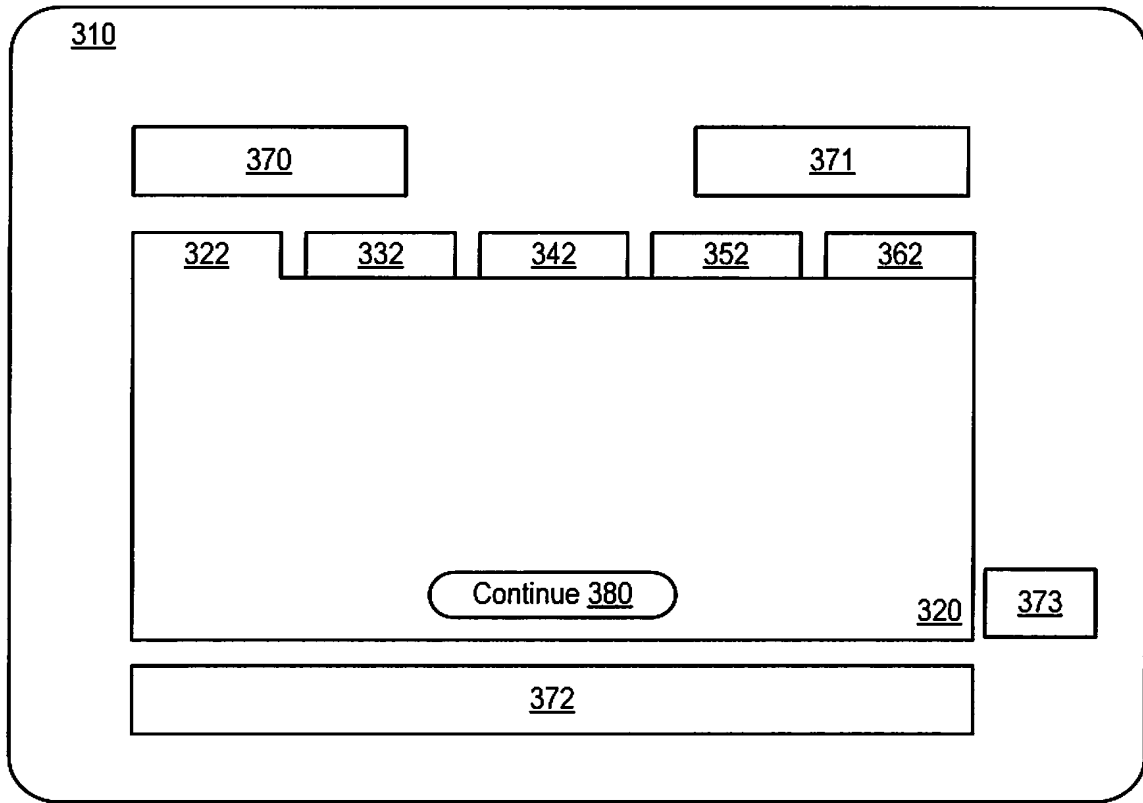


FIG. 3

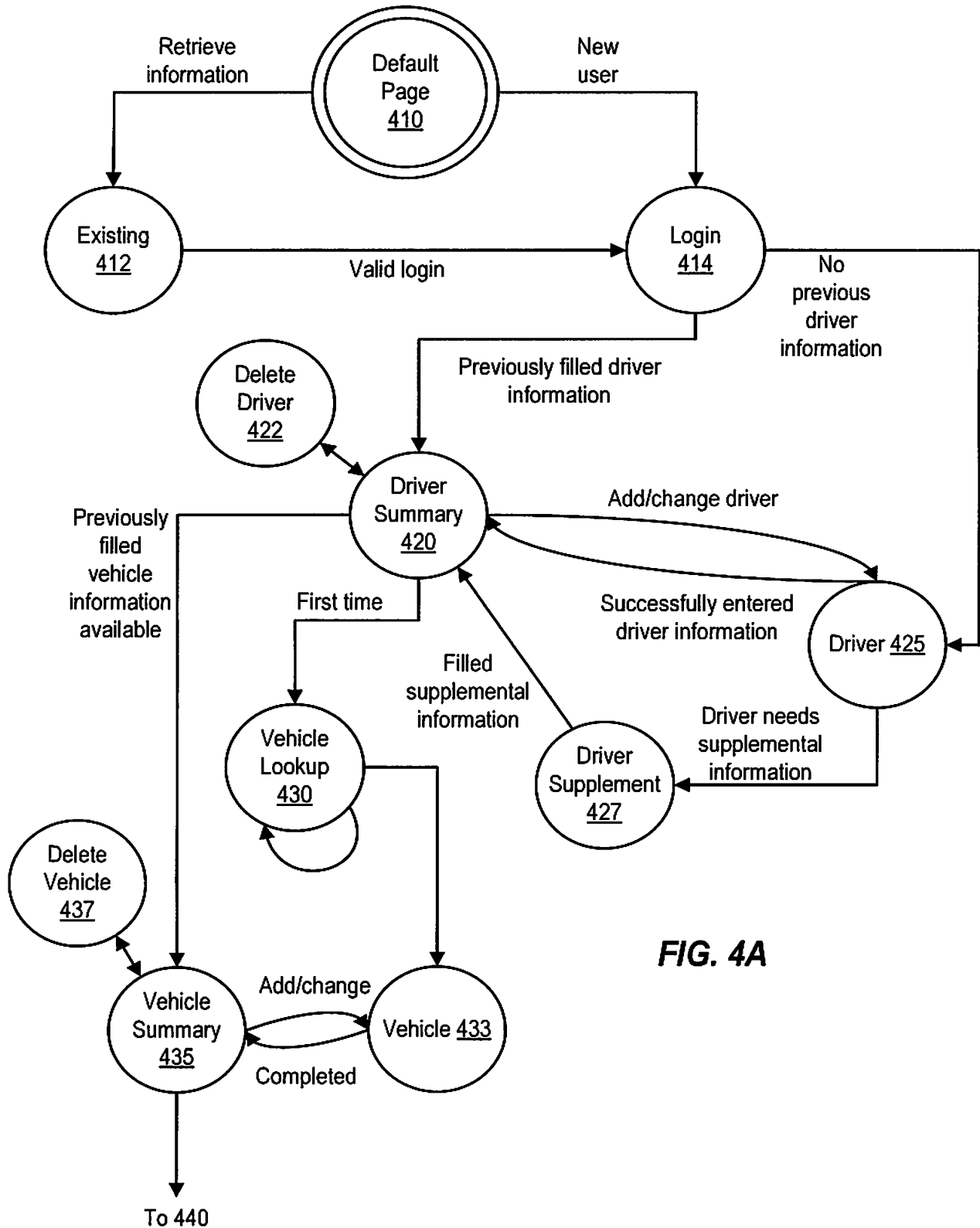
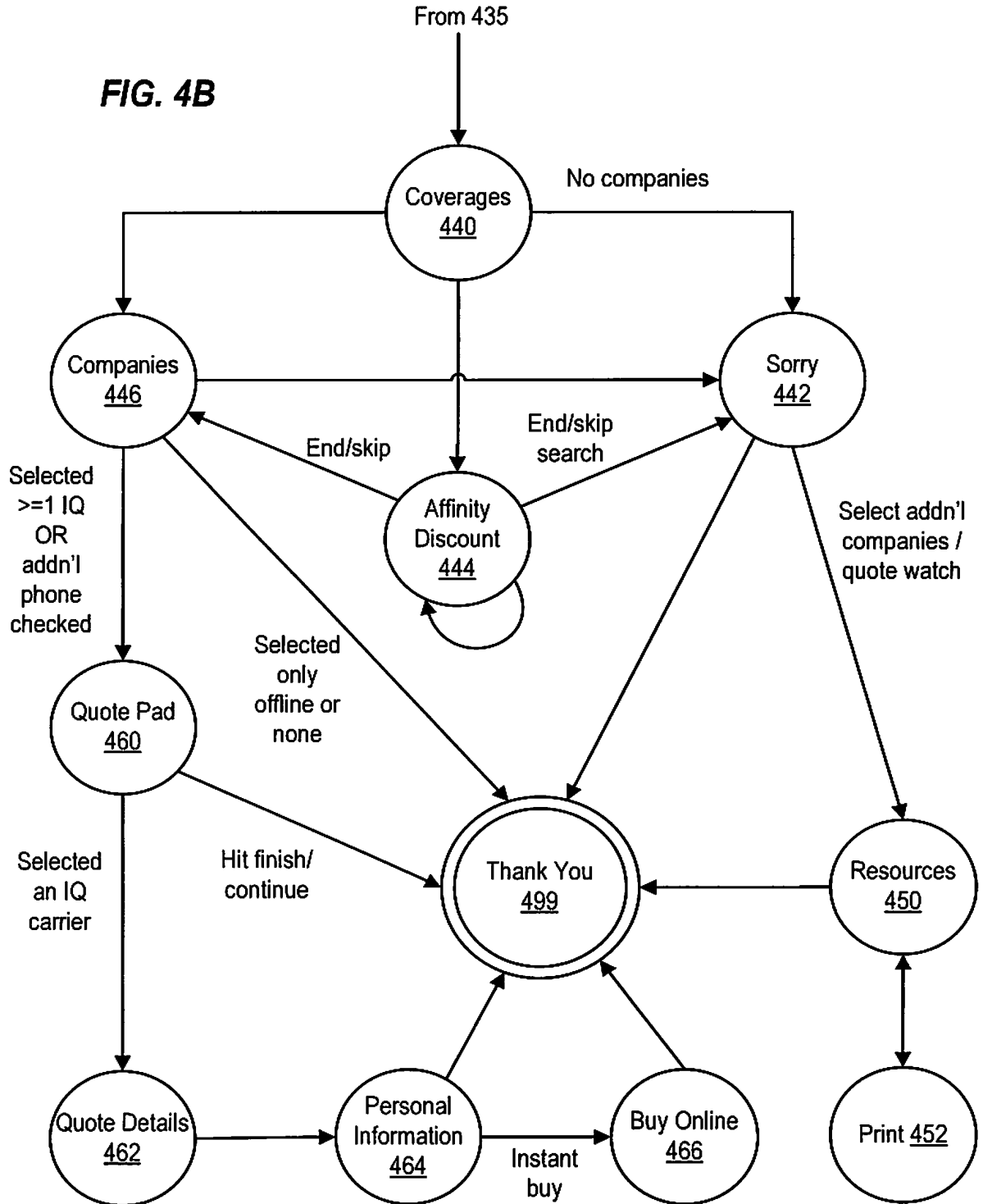



FIG. 4A

FIG. 4B



510



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552 562 572 582 592

Start State Drivers Vehicles Usage Discounts Coverage Quotes

522 532 542

Returning to InsWeb

I have already saved information to my InsWeb Account

New to InsWeb

I am new to InsWeb and I want to get quotes

520

Win a Mercedes ML320 SUV!

Complete our no-cost, no-obligation Quote Form for a chance to win.*

571

↓ To begin, click on a button to the left.

Faster, Smarter, Easier

InsWeb is a free online service that makes it easy for you to shop for and compare quotes from many of the nation's leading insurance companies.


- **Simplify your Insurance Shopping**
Fill out one form, one time.
- **Compare Free Insurance Quotes**
Discover how much you could save!
- **Connect with Leading Companies**
Choose the quote that is right for you.

Note:

- We currently offer quotes for private passenger autos and trucks only (no motorhomes or commercial autos).
- We also offer motorcycle insurance.
- Canadian user? [Click here](#)

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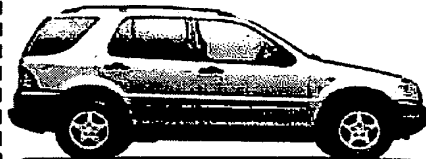

572



One of the "50 Most Incredibly Useful Sites"
Yahoo! Internet Life

574

Ranked #1 Online Insurance Marketplace by the Lafferty Group




*No purchase necessary. Click here for [Sweepstakes Details, Rules and Eligibility.](#)

E-mail our Customer Care Dept.


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573

FIG. 5




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To shop for quotes, take 15-20 minutes to:




Enter
Your
Information



Review
Your
Quotes*



Compare
Features and
Benefits



Choose
Companies
and Send Your
Information

Note:

- Your **current policy** and **vehicle registration** can help you complete the process more quickly.
- We will prefill some answers using our own data sources or with information you've previously entered. You can change this information at any time.


To begin, answer the question below:

In which state would you like to insure your vehicle?

Check here to save your information ☐


[Continue](#)


* Your personal information and the number of participating quoting companies in your state will determine how many quotes you receive.

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FIG. 6



Have Questions?
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StartStateDriversVehiclesUsageDiscountsCoverageQuotes

Driver #1 Info

Tip: Click on  for question-specific help.

Personal Information

First Name: Steve

Date of Birth: MM / DD / YYYY
11 / 16 / 1958

Gender: ☒ M ☐ F

Marital Status: ☒ Married ☐ Separated
If Married or Separated,
is your spouse a licensed driver? ☒ Yes ☐ No

Residence Information

Residence State: California

Do You Currently Rent or own your residence?
Rent

Which residence type best describes your home?
Single Family Home

How long have you lived at your current residence?
(if less than a month, enter one month)
8 Yrs. 5 Mos.

How long did you live at your previous residence?
4 Yrs. 9 Mos.

Occupation Information

What is your occupation?
(if retired, select previous occupation)
Engineer

Are you retired?
☐ Yes ☒ No

How many years have you been in your present occupation or
been retired?
5

Have you ever been in the active military service?
☐ Yes ☒ No

Are you a graduate of an accredited 2 or 4 yr. college or
technical program?
☒ Yes ☐ No

Driving History

How old were you, in years and months, when you first
received your U.S. license?
18 Yrs. 5 Mos.


In which state are you licensed to drive?
(if you have an international license, select "International
License Only")
California

Have you completed a defensive driver course in the last 3
years?
No

In the last 5 years, has your license been
suspended/revoked?
☐ Yes ☒ No

Do you need to file a financial responsibility form (SR-22)?
☐ Yes ☒ No

Have you been cited for any violations or involved in any
accidents, regardless of fault, in the last 5 years, or
experienced any losses in the last 5 years?
☐ Yes ☒ No

Note: Driving records are verified with the state's Department of Motor Vehicles. 

Household Information

How many people living in your household will not be listed as drivers on your
policy?
(maximum of 9 household members)
3

Have you filed for bankruptcy, had any lawsuits or judgments against you, or
had adverse credit in the last 5 years?
☐ Yes ☒ No

Have you or any member of your household been convicted of a
misdemeanor in the last 5 years, or a felony in the last 10 years?
☐ Yes ☒ No


How many times has the primary wage earner of your household changed
careers in the last 5 years?
2


What best describes the annual income of the highest wage earner in your
household?
Select...

Check here to save your information ☐

Continue


FIG. 7




Have Questions?
See our [Live Help Options](#) 


StartState**Drivers**VehiclesUsageDiscountsCoverageQuotes

► Driver #2 Info

Tip: Click on  for question-specific help.


Personal Information


First Name: Jamie

Date of Birth:

MMDDYYYY


1101960

Gender: ☐ M ☒ F

Marital Status:


Married

Residence Information


Residence State:

California


Occupation Information

What is Driver's occupation?
(if retired, select previous occupation)


Engineer

Is Driver retired?


☐ Yes ☒ No

How many years has Driver been in their present occupation or been retired?

5


Has Driver ever been in the active military service?

☐ Yes ☒ No


Is Driver a graduate of an accredited 2 or 4 yr. college or technical program?

☒ Yes ☐ No


Driving History

How old was Driver, in years and months, when they first received their U.S. license?


18 Yrs. 5 Mos.

In which state is Driver licensed to drive?
(if Driver has an international license, select "International License Only")


California

Has Driver completed a defensive driver course in the last 3 years?


No

In the last 5 years, has Driver's license been suspended/revoked?


☐ Yes ☒ No

Does Driver need to file a financial responsibility form (SR-22)?

☐ Yes ☒ No

Has Driver been cited for any violations or involved in any accidents, regardless of fault, in the last 5 years, or experienced any losses in the last 5 years?

☐ Yes ☒ No

Note: Driving records are verified with the state's Department of Motor Vehicles. 

Household Information

What is Driver's relation to you?

Spouse


Is Driver a resident of your household?

☒ Yes ☐ No

Check here to save your information ☐

Continue

FIG. 8



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Start State Drivers Vehicles Usage Discounts Coverage Quotes

Driver Summary

No.	Name	Date of Birth	Relationship	Licensed State	Residence State	Change	Delete
1	Steve	11/16/1958	Self	CA	CA	Change	Delete (required)
2	Jamie	01/10/1960	Spouse	CA	CA	Change	Delete

Add Another Driver


Add any additional licensed drivers living in household

[Add](#)


Check here to save your information ☐

[Continue](#)

FIG. 9




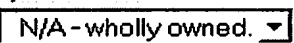
Where You And Your Insurance Really Click™


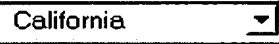

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StartStateDrivers**Vehicles**UsageDiscountsCoverageQuotes

► Vehicle #1 Info

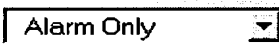
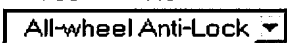
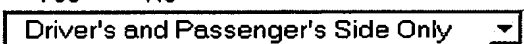
Vehicle Information
1989 Toyota, Long Bed Deluxe 4WD 

Purchase and Finance Information
Date purchased/leased: MM / YYYY
03 / 1992
Cost new (approximate): \$17800.00
Term length if financed or leased: 

Registration Information
Registered to: 
Registered state: 
City where parked overnight (must be in CA): San Jose
Zip Code where parked overnight (must be valid for City): 95131
Garage type: 

Special Vehicle Considerations
Manufactured for use outside US; Considered a classic;
Custom equipment modifications; Extensive unrepaired damage; ☒ Yes ☐ No
Has vehicle ever been stolen:

Special Equipment
Canopy/Camper Tops; Custom Painting; Special Wheels/Rims;
Stereo equipment over \$350; Custom Body Work; ☒ Yes ☐ No
Van Modifications; Winch

Additional Equipment
Security System: 
4 wheel drive: ☒ Yes ☐ No
Anti-lock brakes: 
Automatic seat belts: ☒ Yes ☐ No
Airbags: 



Check here to save your information ☐


FIG. 10



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[Live Help](#)

[Start](#) | [State](#) | [Drivers](#) | [Vehicles](#) | [Usage](#) | [Coverage](#) | [Discounts](#) | [Quotes](#)

[Vehicle Summary](#)


No.	Year	Make	Model	Change	Delete
1	1999	ACURA	INTEGRA GS	Change	Delete


[Add Another Vehicle](#) [Add](#)

Check here to save your information ☐

[Continue](#)

FIG. 11




Have Questions?
See our [Live Help Options](#) 


Start State Drivers Vehicles **Usage** Discounts Coverage Quotes



Vehicle Usage

Driver/Vehicle Usage Table
Please select the percentage of time each vehicle is driven by each listed driver.


		Vehicle #1 1989 Toyota	Vehicle #2 1992 Toyota
 No. Driver			
1 Steve		<input type="text" value="0"/> %	<input type="text" value="0"/> %
2 Jamie		<input type="text" value="0"/> %	<input type="text" value="0"/> %
Total:		100%	100%


Vehicle #1: 1989 Toyota, Long Bed Deluxe 4WD


 How many miles is the vehicle driven annually?
 miles

 What is the vehicle *primarily* used for?
 


If **Commute** is selected above, please answer the following two questions.



 How many miles is the vehicle driven during one-way commute?
 miles (one way)

 How many days per week is the vehicle used for commuting?
 days/week


 Is the **1989 Toyota** used for delivery, hire, public livery, commercial registration, or as an emergency vehicle?
☐ Yes ☒ No


Vehicle #2: 1992 Toyota, Corolla Deluxe 4WD


 How many miles is the vehicle driven annually?
 miles

 What is the vehicle *primarily* used for?
 

If **Commute** is selected above, please answer the following two questions.

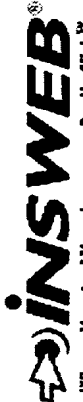
 How many miles is the vehicle driven during one-way commute?

 How many days per week is the vehicle used for commuting?
 days/week

 Is the **1992 Toyota** used for delivery, hire, public livery, commercial registration, or as an emergency vehicle?
☐ Yes ☒ No

Check here to save your information ☐

FIG. 12



Where You And Your Insurance Really Click™

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StartStateDriversVehiclesUsageDiscountsCoverageQuotes

Vehicle Usage Continued

HELP

Is the 1989 Toyota Used For:

Delivery:☐ Yes☐ No

Hire:☐ Yes☐ No

Public Livery:☐ Yes☐ No

Commercial Registration:☐ Yes☐ No

Emergency Vehicle:☐ Yes☐ No

Check here to save your information

Continue

FIG. 13




 Where You And Your Insurance Really Click™		Have Questions? See our Live Help Options					
Start	State	Drivers	Vehicles	Usage	Discounts	Coverage	Quotes
▶ Additional Discount Info							
<div> Membership Groups Your membership in various groups may qualify you for a discount. The amount and number of discounts that will be applied varies by company. Based on your state, the following groups may offer discounts. Please check all you are currently a member of.</div>							
Banks, Credit Unions, Credit Cards (check all that apply)							
<input type="checkbox"/> Credit Union for Public Employee Group		<input type="checkbox"/> POL/TEL Federal Credit Union					
<input type="checkbox"/> Federal Express Credit Association		<input type="checkbox"/> Retirees Payroll Deduction					
<input type="checkbox"/> GENTELCO Federal Credit Union		<input type="checkbox"/> Tri-Gentel Federal Credit Union					
City, County, State (check all that apply)							
<input type="checkbox"/> AAA		<input type="checkbox"/> Ruralite Affiliate					
<input type="checkbox"/> Harvest States Cooperative		<input type="checkbox"/> Tri-Gentel Federal Credit Union					
<input type="checkbox"/> Inter-mountain Farmers Association (IFA)							
Educational Institutions (check all that apply)							
<input type="checkbox"/> AAA		<input type="checkbox"/> Ruralite Affiliate					
<input type="checkbox"/> Harvest States Cooperative		<input type="checkbox"/> Tri-Gentel Federal Credit Union					
<input type="checkbox"/> Inter-mountain Farmers Association (IFA)							
Employer Groups (check all that apply)							
<input type="checkbox"/> California Federation of Teachers		<input type="checkbox"/> Pacific Telecom					
<input type="checkbox"/> Farmland Affiliates Employee		<input type="checkbox"/> Public Utilities Employee					
<input type="checkbox"/> Farmland Industries Employee		<input type="checkbox"/> Retirees Payroll Deduction					
<input type="checkbox"/> Federal Government Employee		<input type="checkbox"/> Widow/Retired Public Employee					
<input type="checkbox"/> Nationwide Enterprise Employee							
Professional Associations (check all that apply)							
<input type="checkbox"/> AAA		<input type="checkbox"/> Ruralite Affiliate					
<input type="checkbox"/> Harvest States Cooperative		<input type="checkbox"/> Tri-Gentel Federal Credit Union					
<input type="checkbox"/> Inter-mountain Farmers Association (IFA)							
Other (check all that apply)							
<input type="checkbox"/> AAA		<input type="checkbox"/> Ruralite Affiliate					
<input type="checkbox"/> Harvest States Cooperative		<input type="checkbox"/> Tri-Gentel Federal Credit Union					
<input type="checkbox"/> Inter-mountain Farmers Association (IFA)							
<div>Continue</div>							

FIG. 14



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> Desired Coverage

To make your coverage selection easier, use CoverageAssistSM below. It will automatically fill in coverage amounts, based on the level that you select and the state you live in.



Hang in there. You're close to completing the quote form. Keep this Mercedes SUV in mind. It could be yours!

CoverageAssistSM

Desired Coverage Level:

Note: If you desire a different amount than what is pre-filled in any coverage, you can change the amount below.

Coverage		Vehicle #1 1999 ACURA
<input type="button" value="HELP"/>	Bodily Injury Liability:	<input type="text" value="Select..."/>
<input type="button" value="HELP"/>	Property Damage Liability:	<input type="text" value="Select..."/>
<input type="button" value="HELP"/>	Medical Payments:	<input type="text" value="Select..."/>
<input type="button" value="HELP"/>	Uninsured and Underinsured Motorist Bodily Injury: (cannot be higher than Bodily Injury Liability requested above)	<input type="text" value="Select..."/>
<input type="button" value="HELP"/>	Uninsured Motorist Property Damage Liability: (available only if Uninsured and Underinsured Motorist Bodily Injury is also selected)	<input type="text" value="Select..."/>
<input type="button" value="HELP"/>	Comprehensive Deductible:	<input type="text" value="Select..."/>
<input type="button" value="HELP"/>	Collision Deductible: (Comprehensive Coverage is required for Collision Coverage)	<input type="text" value="Select..."/>
<input type="button" value="HELP"/>	Rental Reimbursement:	<input type="text" value="Select..."/>
<input type="button" value="HELP"/>	Waiver of Collision Deductible: (applies if you have an insured vehicle with Collision coverage)	<input type="text" value="Select..."/>
<input type="button" value="HELP"/>	Towing & Labor:	<input type="text" value="Select..."/>
<input type="button" value="HELP"/>	CB Radio:	<input type="text" value="Select..."/>
Coverage Start Date		
<input type="button" value="HELP"/>	Choose a desired effective date for this policy: (must be today's date or later)	MM DD YYYY 03 / 21 / 2009
Note: Coverage is not effective until you receive confirmation from the insurance carrier selected on the Quote Pad.		

[Continue](#)

FIG. 15








Have Questions?
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Start | **State** | **Drivers** | **Vehicles** | **Usage** | **Coverage** | **Discounts** | **Quotes**

Quoting Companies - These companies are prepared to offer you quotes. HELP

- Uncheck the box in the "Quote Me" column if you do not want a quote from a particular company.
- Select an agent from the drop-down box that may appear underneath a company to receive a quote.

Click on logo for company details		SALE RATING	QUOTE ME	HELP
	Auto Insurance Program from The Hartford	AAA+	<input checked="" type="checkbox"/>	
	Travelers Insurance A member of cngroup	NR/A+	<input checked="" type="checkbox"/>	
	CSE Insurance Group	N/A/A-	<input checked="" type="checkbox"/>	
	Nationwide Insurance	AAA+	<input checked="" type="checkbox"/>	
	State Farm Insurance Companies <small>Like a good neighbor, State Farm is there.</small>	AAA/A++	<input checked="" type="checkbox"/>	

Select an agent from the list below to receive a quote from State Farm:

Select... ▼












	INSURANCE COMPANIES	A/A+	<input checked="" type="checkbox"/>
	GE Financial Network	AA/A-	<input checked="" type="checkbox"/>
	Orion Auto	A/A	<input checked="" type="checkbox"/>
	FINANCIAL INDEMNITY COMPANY	N/A/A++	<input checked="" type="checkbox"/>
	21st Century Insurance Company	A+/A	<input checked="" type="checkbox"/>
	GMAC Insurance	Ap/A+	<input checked="" type="checkbox"/>
	RELIANCE NATIONAL EXPLORER Insurance Company	A/A-	<input checked="" type="checkbox"/>
	CNA <small>For All the Commitments You Make</small>	A/A+	<input checked="" type="checkbox"/>
	RelianceDirect	A/A-	<input checked="" type="checkbox"/>



FIG. 16




Where You And Your Insurance Really Click™

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[Start](#) [State](#) [Drivers](#) [Vehicles](#) [Usage](#) [Discounts](#) [Coverage](#) [Quotes](#)

▶ Driver Summary 1710
Attention!  indicates that data on this page is either missing, incorrect or requires update.
Click on:  next to the entries below for detailed instructions.


No.	Name	Date of Birth	Relationship	Licensed State	Residence State	Change	Delete
 1	Steve	11/16/1958	Self	CA	CA	Change	(required)
2	Jamie	01/10/1960	Spouse	CA	CA	Change	Delete

Add Another Driver [Add](#)
▶ Add any additional licensed drivers living in household

Check here to save your information ☐

[Continue](#)

FIG. 17



Where You And Your Insurance Really Click™

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Start
State
Drivers
Vehicles
Usage
Discounts
Coverage
Quotes

Vehicle Usage

Driver/Vehicle Usage Table
Please select the percentage of time each vehicle is driven by each listed driver.

		Vehicle #1 1989 Toyota		Vehicle #2 1992 Toyota	
	No.	Driver			
1810	1	Steve	70 %	0 %	
1810	2	Jamie	30 %	0 %	
Total:			100%	100%	

Vehicle #1: 1989 Toyota, Long Bed Deluxe 4WD

HELP How many miles is the vehicle driven annually? 9320 miles

HELP What is the vehicle *primarily* used for? Commute

If **Commute** is selected above, please answer the following two questions.

HELP How many miles is the vehicle driven during one-way commute? 13 miles (one way)

HELP How many days per week is the vehicle used for commuting? 5 days/week

HELP Is the **1989 Toyota** used for delivery, hire, public livery, commercial registration, or as an emergency vehicle? ☐ Yes ☒ No

Vehicle #2: 1992 Toyota, Corolla Deluxe 4WD

HELP How many miles is the vehicle driven annually? 9530 miles

HELP What is the vehicle *primarily* used for? Commute

If **Commute** is selected above, please answer the following two questions.

HELP How many miles is the vehicle driven during one-way commute? 15

HELP How many days per week is the vehicle used for commuting? 5 days/week

HELP Is the **1992 Toyota** used for delivery, hire, public livery, commercial registration, or as an emergency vehicle? ☐ Yes ☒ No

Check here to save your information ☐

Continue

FIG. 18

REPLACEMENT SHEET

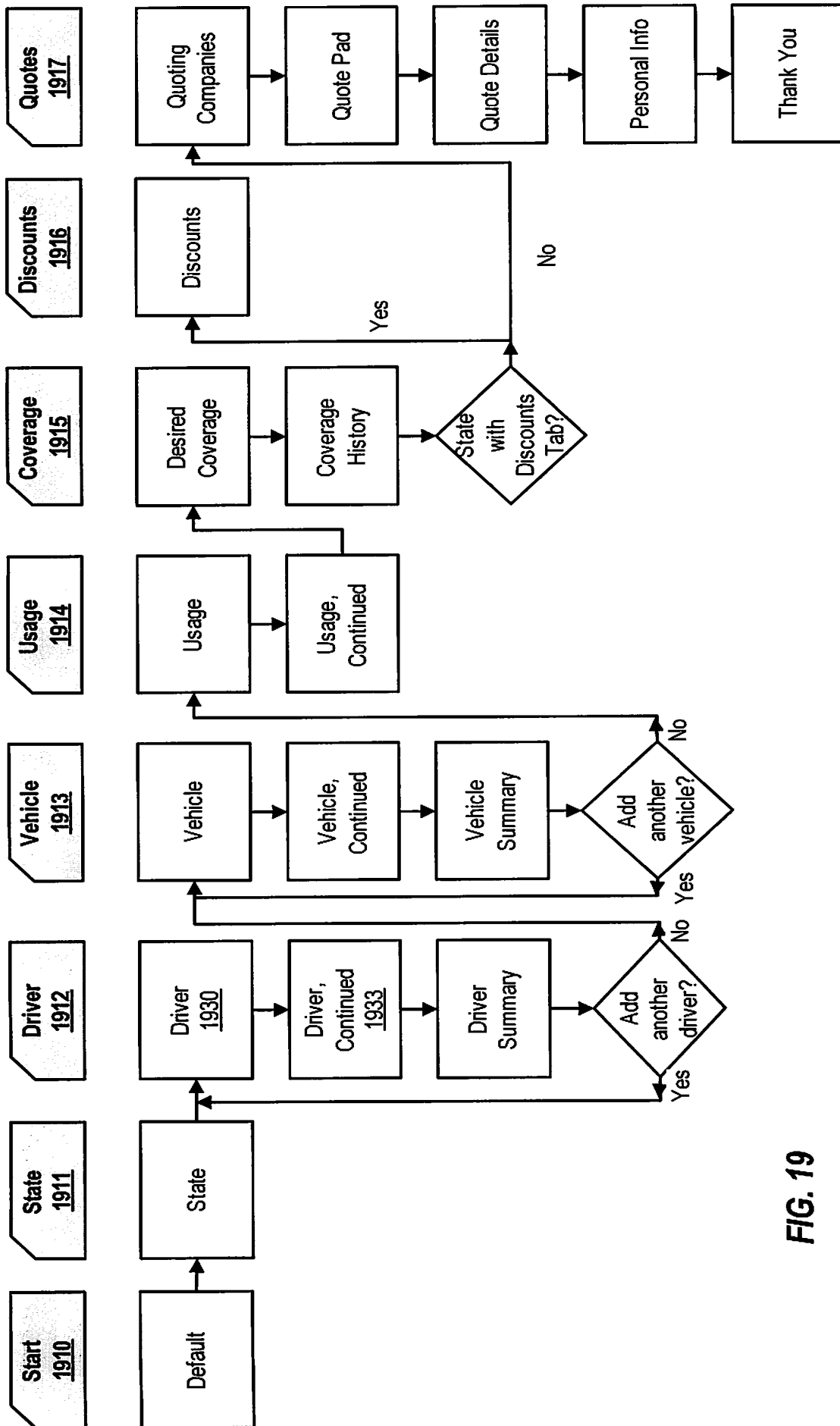


FIG. 19